

IDENTITY THEFT FACT SHEET

Credit Reporting Bureaus:

<u>Agency</u>	<u>Phone</u>	<u>Website</u>
Equifax	(888) 766-0008	www.equifax.com
Experian	(888) 397-3742	www.experian.com
TransUnion	(800) 680-7289	www.transunion.com

Credit Report. Request a free copy of your credit report at www.AnnualCreditReport.com or call 1-877-322-8228 or by writing P.O. Box 105281, Atlanta, GA 30348-5281 make sure all activity listed belongs to you.

What to do if you are a victim of identity theft:

1. **Reporting.** Immediately call the fraud units of the three credit reporting companies—Experian, Equifax, and Transunion. Report the theft of your credit cards or number. Ask that your account be flagged. Also, add a victim's statement to your report. (My ID has been used fraudulently to apply for credit cards. Contact me at "your number" to verify all applications.) Ask how long the fraud alert is posted on your account, and how you can extend it if necessary.
2. **Identity Theft.** Contact all creditors immediately with whom your name has been used fraudulently—by phone and in writing. Get replacement cards with new account numbers for your own accounts that have been used fraudulently. Ask that old accounts be processed as "account closed at consumer's request." (This is better than "card lost or stolen," because when this statement is reported to credit bureaus, it can be interpreted as blaming you for the loss.) Carefully monitor your mail and credit card bills for evidence of new fraudulent activity. Report it immediately to credit grantors.
3. **Stolen checks.** If you have had checks stolen or bank accounts set up fraudulently, report it to the check verification companies. Put stop

payments on any outstanding checks that you are unsure of. Cancel your checking and savings accounts and obtain new account numbers. Give the bank a secret password for your account.

4. **ATM Cards.** If you're ATM or debit card has been stolen or compromised, report it immediately. Get a new card, account number and password. Do not use your old password. When creating a password, don't use common numbers like the last four digits of your social security number or your birth date.
5. **Fraudulent Change of Address.** Notify the local postal inspector if you suspect an identity thief has filed a change of your address with the post office or has used the mail to commit credit or bank fraud. Find out where the fraudulent credit cards were sent. Notify the local postmaster for that address to forward all mail in your name to your own address. You may also need to talk with the mail carrier.
6. **Secret Service jurisdiction.** The secret service has jurisdiction over financial fraud, but it usually does not investigate individual cases unless the dollar amount is high or you are one of the many victims in a fraud ring. To interest the secret service in your case, you may want to ask the fraud department of the credit card companies and/or banks, as well as the police investigator, to notify the particular secret service agent they work with.
7. **Social Security Number Misuse.** Call the social security administration to report fraudulent use of your social security number. As a last resort, you might want to try and change your number; the SSA will only change it, however, if you fit their fraud victim criteria. Also order a copy of your earnings and benefits statement and check it for accuracy.